

Old Age, Disability, Death

First and current law: 1977 (implemented in 1984).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Salaried workers regulated by the Labor Code.

Source of Funds

Insured person: 2% of earnings.

Employer: 4% of payroll.

Government: None.

Workers' incomes are determined by the provisions of the Labor Code.

Qualifying Conditions

Old-age pension: Age 55 (50 if prematurely aged). 180 months of insurance or 60 months of contributions during last 10 years. Retirement necessary.

Disability pension: Loss of 2/3 of earning capacity. 5 years of insurance, including 6 months of contribution in year preceding incapacity. (No qualifying period if nonoccupational accident; if due to work accident, benefits paid under Work Injury).

Survivor pension: Deceased met pension requirements, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher), plus increment of 1.2% for every 12 months of insurance beyond 180.

Minimum pension, 60% of highest minimum wage; maximum, 80% of earnings.

Old-age settlement (if ineligible for pension): Lump sum equal to 1 month's wages per year of insurance, if aged 55 (50 if prematurely aged).

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher). (Credit given for years under age 55 at time of claim.) Increment of 1.2% for every 12 months of insurance beyond 180.

Minimum pension, 60% of highest regional minimum wage; maximum, 80% of earnings.

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow 40 or over, caring for child, pregnant, or disabled, provided married at least 1 year prior to death of insured. Amount equally divided if more than 1 widow. Also payable to dependent disabled widower if marriage lasted at least 1 year.

Orphans: 25% of pension of insured for each orphan; 40% for each full orphan.

Survivor settlement: Lump sum payment if insured ineligible for pension.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.

National Social Insurance Fund, administration of program.

Sickness and Maternity

First law: 1952.

Current law: 1966.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See Family Allowances, below.

Government: See Family Allowances, below.

Qualifying Conditions

Maternity benefits: 6 months of employment immediately prior to cessation of work.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.

(Labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings. Payable for 6 weeks before and 8 weeks after confinement.

May be extended for another 3 weeks in case of duly verified illness caused by pregnancy or confinement.

Workers' Medical Benefits

Medical benefits: None under insurance.

(Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.

National Social Insurance Fund, administration of program.

Work Injury

First law: 1935.

Current law: 1966.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 2.5% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period. Accident must be reported within 48 hours.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of average daily wage received by worker during the 30 days preceding accident.
Payable from day after injury until recovery or for 2 years until certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for disability up to 50%, and by a maximum of 1/2 of the degree of incapacity exceeding 50%.
Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.
Orphans: 15% of earnings for each orphan; 20% for each full orphan. Dependent parents and grandparents: 10% of earnings each.
Maximum survivor pensions: 85% of earnings of insured.
Funeral grant : Reimbursement for burial expenses up to 1/24 of covered earnings.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.
National Social Insurance Fund, administration of program.

Family Allowance Benefits

Family allowances: 600 CFA francs a month for each child.
Prenatal allowance: 5,400 CFA francs for each month of pregnancy (paid in 2 installments).
Birth grant: Lump sum of 6,000 CFA francs for each of first 3 births.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.
National Social Insurance Fund, administration of program.

Family Allowances

First law: 1956.
Current law: 1966.
Type of program: Employment-related system.

Coverage

Employees with 1 or more children.
Separate system for public employees.

Source of Funds

Insured person: None.
Employer: 6% of payroll.
Government: Subsidy from earmarked taxes.
Maximum earnings for contribution purposes: 130,000 CFA francs a month.
Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).
Parent must have had 6 months of employment and be currently working 20 days a month (or be widow of beneficiary).